

# Age 74 Medicare Supplement – Northern California\*

## Rate Comparison June, 2010

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Plan	Aetna (NonSmoker) Rates shown Age 74	Anthem Blue Cross Age 74	Blue Shield (\$10/mo 1 <sup>st</sup> yr discount available, plus \$2/mo discount for automatic payment) (NonSmoker) 73-74	Health Net 73-74	Humana M = Male F = Female (Preferred) Age 74	Mutual of Omaha / United World (NonSmoker) Age 74	United Health Care (AARP)** Rates shown for First Year Early Enrollment Discount (NonSmoker) Age 74
A	\$151.05	\$117.57	\$135.00	\$118.00	M \$139.30 F \$130.01	\$123.10	\$107.25
B	\$160.94				M \$151.43 F \$141.32	\$146.70	\$147.67
C			\$183.00	\$169.00	M \$174.28 F \$162.62		\$171.32
D			\$156.00				
F	\$191.57	\$167.96	\$197.00	\$169.00	M \$177.80 F \$165.90	\$180.02	\$172.15
F+ (\$2000 deduct)		\$58.78		\$71.00	M \$ 67.92 F \$63.46		
G		\$157.04		\$155.00		\$159.59	
K			\$87.00		M \$82.51 F \$77.07		\$73.42
L					M \$116.44 F \$108.70		\$104.50
M						\$149.42	
N		\$115.89				\$135.92	\$123.47

Plans **F & G** pay the difference (if any) between the amount charged by your physician and the Medicare allowable amount, regardless of whether your physician accepts Medicare Assignment, at 100% of this excess amount. The out of Pocket Maximum on plan K is \$4,6210 in 2010, plan L, \$2310 in 2010. These out of pocket maximums will be adjusted annually. Plan **F+** is a high deductible plan F (benefits begin after a \$2,000 calendar year deductible in 2010, which will be adjusted annually).

Skilled & Custodial Nursing coverage (both in a facility and home recovery care) is very limited by Medicare and the standard supplement plans. You may wish to purchase Long Term Care Insurance to cover these services, as well as Home Health Care.

\*\*\*United American plans **A, F & G** are not subject to rate increases based on age changes, only the adjustments necessary due to medical inflation. All other plans have rate adjustments based on your age bracket in addition to inflation.

\*\*United HealthCare (**AARP**) plans require membership in AARP and annual dues. Early enrollment discount applies if coverage effective date meets guidelines. Discounts decrease 3% each year over 10 years on your anniversary date. Rates shown are initial rates for newly eligible Medicare beneficiaries. See booklet for other rate bands.

\*Please see carrier brochures and rate sheets for most current rates in your zip code, descriptions of benefits, limitations, exclusions, etc. A "guaranteed issue" opportunity exists at the time you initially sign up for Medicare, and at certain other times. You may be required to answer health questions to qualify for plans if you make changes outside of these guaranteed issue periods.